EXHIBIT QQ

FILED UNDER SEAL

(PART 2 OF 3)

Personal > Personal References

Personal References sub-tab contains the two personal references that the applicant provided on the loan application. The customer must have two different references. The names must appear to be valid names. John Doe for example should be an obvious sign that the reference is probably not valid. Also the phones numbers should appear to be good phone numbers. If you have the customer on the phone, ask them to provide valid reference information.

References are reserved for the collection department to use if the customer should happen to default on their loan.

Personal > Contact Information

Contact Information sub-tab contains all of the customer's contact information that was provided on the loan application. It will include the Work, Cell, and Home phone and email address. This information can also be found on the General Information section, which is to the right of this section. An update or edit made in either section will automatically update the other section.

There are a few additional contact options in this section that are not available in the General Info section; such as Primary Fax and Other Email. You will use this sub tab to make contact additions. Go to the "Edit Contact Information" section, click on "New" and then click on the drop down arrow and select the name of the contact you are adding from the "Category" drop down. Enter the new contact number or information and click "Save Changes".

*If you select Work, Cell, Home, or Primary Email as the Category and enter different information, it will not **add**, it will **replace** what is currently there.

Duplicate numbers are highlighted in red to draw attention. If we have the customer on the phone and we see that the duplicate phones are highlighted red, the agent is required to request an update to the phone numbers. If all the numbers are the same, a valid work number is required, unless the customer is receiving benefits.

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Employment

The **Employment** tab will show the name of the employer, income source, work phone number, work extension, job title and the customer's monthly income.

Origin

The **Origin** tab shows where the application "originated" from. It contains information pertinent to where and when the customer physically applied for the loan. It will show the date the application was created and confirmed, the name of the website the applicant used to apply, and the actual IP address (identification number) of the computer they used to log on and create the application.

Origin		General Info	App. ID 237923457 Active 11493372
			Customer ID: 2053326
Date Created:	07-21-2009		
Date Confirmed:	07-21-2009	Name:	Karen Smith
IP Address:	207.144.166.197	Work Phone:	(931) 823-1757 TN
Web Site:	online-micro-loans.com	Work Extension:	
Campaign:	Super Tier	Cell Phone:	(816) 332-2323 MO
		Home Phone:	(931) 260-8513 TN

*Note: If you see Money Mutual or OCS in the Origin tab as the campaign, this customer could qualify for a $200 increase over the qualifying loan amount for new customers only.

Origin	
Date Created:	07-14-2010
Date Confirmed:	
IP Address:	74.102.62.253
Web Site:	cashloannetwork.com
Campaign:	OCS

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ID and Credit

ID and Credit is used to view the customer's identity and credit information. It will show you how many customers in our lender's database are already tied to the checking account information that was entered on this application.

For the example above you would click on the blue number (1) to the right of the Duplicate Bank Acct; a new window will pop up showing the Name(s), Address, City, State, Date applied, and Status of all applications with that same Bank Account information. This number is used to determine fundability.

Transactions with ABA 043318092 and Bank Account Number xxxx3196 [view]

SSN	AppID	Name	Address	City	State	Date	Status
XXX-XX-1201	1894755213	Karen Smith	1708 Bowersox Road	Middleburg	PA	05/18/2010 10:36:44	Active
"	252107471	Karen Smith	1708 Bowersox Road	Middleburg	PA	11/02/2009 20:59:04	Inactive (Paid)

Number of transactions with this ABA/Bank Account : **2**
Number of different SSN's associated with this ABA/Bank Account: 1

To view the entire lender's records use the "View Entire Record" link. This record will give you the customer's personal and banking information and the reason for the decision. The decision will display a yes or no answer; the lender partly bases their funding decision on this information.

{ PAGE   * MERGEFORMAT }
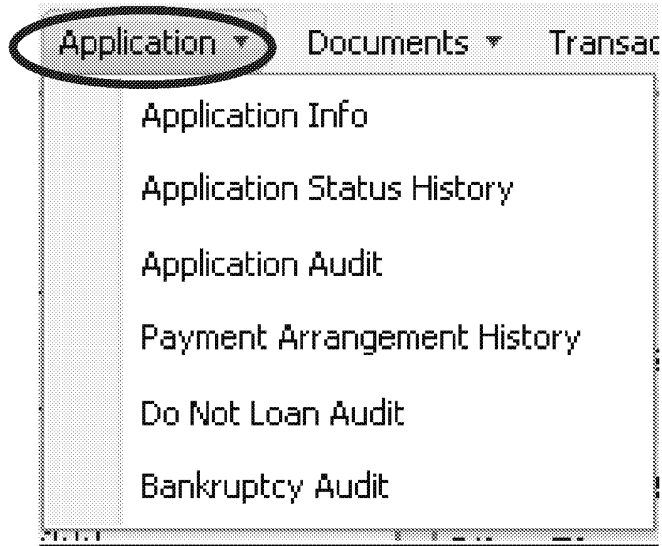
Application

The **Application** tab has several sub-tabs that contain information pertaining to this loan and also any past activity for this customer. By clicking on the drop down arrow on the Application tab you will see the following sub-tabs: Application Info, Application Status History, Application Audit, Payment Arrangement History, Do Not Loan Audit, and Bankruptcy Audit.

Application > Application Info

The **Application Info** sub-tab contains all funding information specific to this loan, such as the direct deposit, fund date, loan amount, first due date as well as the customer's user ID and password for the lender's enterprise site.

If a customer needs their username and password, you are not allowed to provide that over the phone. You may only provide that information via email. You must send the "New Username and Password" document.
*See the "Documents" section for instructions on sending emails.

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Application > Application Status History

The **Application Status History** sub-tab displays all the applications belonging to this customer by social security number.

The information supplied for all of this customer's accounts include application ID, the fund date, loan amount, last payment date, current due date (if Active), status, employer name, employer phone and their pay dates so you can identify their past pay frequency.

All application ID's on this page are hyper-links, so if you click on the blue application ID the system will take you directly into that account. To get back to this account, click on "Customer Service" and look for the "Last Accounts Viewed" or go back into Application Status History and locate the account you were just in. Click on the appropriate account number.

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Application > Application Audit:

Date Changed	Table	Column	Before	After	Agent
2010-02-19 08:08:27	attributes	detailed_message		5708477956	Drew, Dawn
2010-02-19 08:08:27	detailed_message	note			Drew, Dawn
2010-06-03 12:00:17	application	apr	842.3100	405.5600	User, Batch
2010-06-03 12:00:17	application	date_first_payment	Jun 1 2010 12:00AM	Jul 1 2010 12:00AM	User, Batch
2010-06-03 12:00:17	application	date_fund_estimated	May 19 2010 12:00AM	Jun 4 2010 12:00AM	User, Batch
2010-06-03 12:01:05	application	date_first_payment	2010-06-01	2010-07-01	Olp, Api
2010-06-03 12:15:18	application	date_fund_actual		2010-06-03	User, Batch

The **Application Audit** sub-tab will pop a window that shows when changes are made on the account. For example, if the bank account information is updated it will record the bank account field before and after the change was made, the agent who changed the information, and the date and time the change was made.

Application > Payment Arrangement History:

Date Created	Payment Date	Transaction Type	Card Last Four Digits	Principal Amount	Non Principal Amount	Agent	Status
2010-03-03 15:01:14	2010-03-03	Card	6478	0.00	-100.00	colltraining3, colltraining3	failed
2010-03-03 15:01:14	2010-03-12	Card	6478	-150.00	-20.00	colltraining3, colltraining3	deleted

The **Payment Arrangement History** sub-tab is reserved for the Collection Department, but is occasionally used by reps for additional information. If a customer's account has had arrangements noted in the transaction screen, you will be able to view the payment arrangements and the status of those arrangements.

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Application > Do Not Loan Audit:

Date Changed	Table	Before	After	Agent
2010-03-05 19:21:38	do_not_loan_flag	not set	Test for manual	Rynard, Robin
2010-03-05 19:22:03	do_not_loan_flag	Test for manual	inactive	Rynard, Robin

The **Do Not Loan Audit** sub-tab is used to see if a customer has had a do not loan added or removed from the account. It will show in this sub-tab along with the reason why.

Application > Bankruptcy Audit

Verbal Notification:	
Written Notification:	
Attorney Name:	jeremiah
Attorney Phone:	8165551212
Chapter:	7
Case Number:	25678
Date Filed:	02-08-2010
Customer Call Back Number:	2567673769

Date Changed	Column	Before	After	Agent
2010-02-16 11:50:59	chapter		7	Colltraining1, Colltraining1
2010-02-16 11:50:59	case_number		25678	Colltraining1, Colltraining1
2010-02-16 11:50:29	date_filed		2010-02-08	Colltraining1, Colltraining1
2010-02-16 11:49:52	attorney_name		jeremiah	Colltraining1, Colltraining1
2010-02-16 11:49:52	attorney_phone		8165551212	Colltraining1, Colltraining1
2010-02-16 11:49:52	customer_call_back_number		2567673769	Colltraining1, Colltraining1

Bankruptcy Audit sub-tab will show if any changes have been made to an account's Bankruptcy information after it was put into Bankruptcy status.
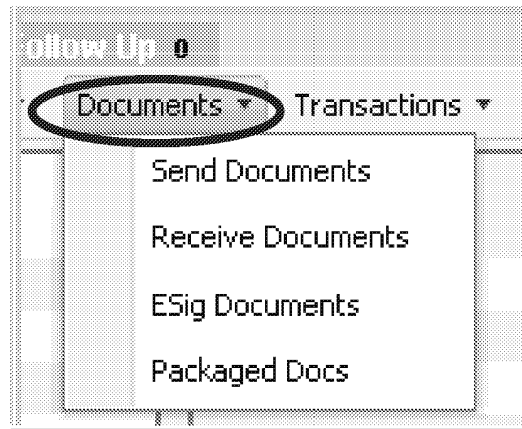
Documents Tab

There are numerous documents and communications that are used consistently in the course of a business day.

The **Documents** tab contains sub-tabs for sending and receiving these documents and communications.

Since we are an online industry we prefer to use the web to stream line processes for both ourselves and the lender's customers. We have an e-Sig sub-tab which contains emails that have links and instructions for web access and processes.

Documents in blue font can be viewed by clicking on them. If you are not sure which document to send, click on the document to see the text of that communication. Click on the "X" to return back to the "Send Documents" sub-tab.

On an outbound call, if the customer wants their email address changed you must have the customer verify 3 points:

- Full name
- Last 4 of social security number
- Mailing address

However on an inbound call, you must verify all of the customer's information before speaking to them by using the inbound script. This information includes:

- Phone number with area code
- Full name
- Last 4 digits of the social security number
- Date of birth
- Current email address

Once the customer requests an email change, you must now also verify the **mailing address**.

All email changes need to be done from the "General Info" section so that an audit trail of all email addresses may be maintained.

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Documents > Send Documents

The **Send Documents** sub-tab stores customer communications that may be emailed or faxed to a customer. When these account documents are sent out, the email is automatically populated with the customer's information.

Emailing and faxing should only be used when the "eSig Documents" sub-tab documents are unavailable due to website issues.

To send documents you will need to do the following:
1) Go To Document
2) Go To Send Documents
3) Select the appropriate communication from the list by putting a check mark in the box
4) Click on the "Send Email" or "Send Fax" button

When documents are sent either manually or by automatic trigger, the detail of that transmission is recorded as a sent document.

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Names of Emails/Documents

The emails below are in the order they would be sent throughout the loan process.

eSig Letter

The eSig emails contain a link to the lender's website where the applicant can go to view and electronically sign their loan documents. eSig documents are located under the Documents tab.

Loan Note and Disclosure

This email contains a link to the lender's website where the applicant can view and electronically sign their loan documents. This form informs the customer of the amount being financed and the date it will be due. This is considered the customer's contract.

Authorization Agreement

This email contains a link to the lender's website where the applicant can view and electronically sign their loan documents. It contains the customer's bank information and gives the lender permission to debit and credit their account.

Withdrawn Letter

This Letter is sent to a customer whose loan has been withdrawn usually due to missing or invalid information. The customer may still provide us with the needed information.

Denied Letter-Generic

This letter is sent to a customer who has applied but the lender is unable to loan to them. It references an address where they can submit a request in writing for the details as to why they are not eligible.

Approval Fund

This email gives an estimated fund date and provides the customer with a username and password that allows the customer the ability to log in and view their account.

Approval- Terms Letter

This email is sent to the customer once the loan has been processed and approved to inform them that the funds will be sent to their bank. It provides detail on how the lender's loan process works.

React Offer

We solicit the lender's returning customers business by sending this email which contains a link to the lender's website where they can start a new application.

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Documents > Receive Documents

If the customer has sent in a fax or email, this is where you would go to physically open and view their documents. As emails and faxes are received from customers they are associated to the customer's account. In the upper left section you will see all document names and communications that have been sent, received and failed on this account. An "S" represents all sent document, an "R" represents all received documents and an "F" represents all failed documents that were attempted to be sent to the customer.

You will see the method it was sent; this will either be "email", "fax", or "olp" which means that eCash was triggered to automatically send the document. You will also see if eCash or an agent sent the document, along with the date and time it was sent or received.

If a customer calls in to ask if we have received their documents, click on the received email or fax to view it in order to better assist the customer. All documents are viewable, unless there is confidential customer information on the document such as loan documents which contain social security number information.

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Documents > E-Sig Documents

eSig documents are covered in detail in section 4.

Documents > Packaged Documents

Sub-Tab documents are not used at this time.

Servicing Message Queue

All incoming emails and faxes from our customers are received and routed to the Message Queue. This queue is worked by a designated processor in the order they are received.

We typically advise customers to allow 3 to 4 hours to process all requests.

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Transaction Screen

The transaction screen is where you would go to view dates and amounts of all transactions related to this loan.

Action date: This is the date we will process the transaction internally, this will always be the business day prior to the due date.

Description: The type of transaction that was made

Fund Loan (or Fund Card Loan) - This indicates the loan amount credited to the customer

Service Charge - This indicates the amount applied for the renewal fee

Service Charge Payment - This indicates the renewal amount that has been debited

Principal Payment - This indicates the amount debited to be applied to the principal balance

ACH Fee - When a debit returns this is the fee applied for the failed transaction

ACH Fee Payment - This indicates the failed transaction fee has been debited

Payout - This indicates the balance in full is scheduled to be debited

Paydown - This indicates when a principal payment is scheduled to be debited

Refund - Indicates an amount to be credited to the account if a discrepancy occurs

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State: This indicates the state of the transaction for each change in the payment schedule. It tells you if the action was complete, failed, pending or applied to the account.

Complete - if the transaction cleared

Failed - if the transaction returned

Pending - the period when waiting for transaction to clear or return

Applied - amount added to the account

Debit: Amount scheduled to be drafted from the customer's account

Credit: Amount scheduled to be applied to the customer's account

Balance: This will reflect the running balance of the account after each change in the payment schedule.

Due Date: The date that the payment is scheduled for.

In the transaction overview you will see that some of the descriptions say "(REATT)" next to the transaction. "Reatt" is the abbreviation for reattempt. In the transaction overview the transactions will be shown separately.

Service Charge Payment (Reatt)	$60.00
ACH Fee Payment	$30.00

Loan Action

When an action is performed or triggered this is considered a "Loan Action". Loan actions can be performed by eCash or by an agent. These actions or "dispositions" are recorded in the "Loan Actions" tab.

Agents will disposition all inbound and outbound calls. eCash has pre-set dispositions that an agent may select that will detail the result of the call. Agents will also select from pre-set dispositions to describe the reason for performing "App Actions" such as withdrawing an account. If none of the pre-set dispositions apply, as a last resort you have the option to select "other" and manually type your own description. The date, time and agent that entered the disposition will also be in this section once the disposition has been noted and saved to the account.

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Below is an example of what eCash will show when the "App Action" of "Send to Manager" is selected. A pop up box appears allowing the agent to enter an explanation and click "submit". This will send the manager notification that this application needs their attention. As seen below, the Loan Action Disposition is recorded and the explanation is added to the comments section.

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Section 4: eSig Process

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To get you familiar with the lender's eSig process the next several pages will show the emails text and what the customer will do once they are routed to the lender's website when they click on the email links.

eSig Email

Dear

We are happy to inform you that your loan application has been accepted. Your assigned application number is:

In order to get your funds, you must electronically sign your loan documents.

Just follow this link - or use the button below to confirm the details of your loan and provide your electronic signature. That's all you need to do!

FINISH YOUR APPLICATION!

Then, we can transfer the cash directly to your account, usually in as little as one business day depending on your particular bank's ACH regulations.

If you prefer, you can always call us at   We'll help you with the process.

We sincerely appreciate your consideration and we're glad we can assist you with your short-term lending needs.

Sincerely,

You're receiving this email because you or someone using your email address applied for, received and paid off a payday loan on our website. If you would like to change your email preferences Click Here

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eSig Web Process

The customer will click on the link and be directed to the lender's website. They will be instructed to log in using the work phone number and date of birth that they provided on their application and click "Log In".

The customer will be asked to review and accept their loan documents. They must check mark the 4 boxes, electronically sign, and click "I Agree, Send Me My Cash".

When the customer clicks "I AGREE – Send Me My Cash" the system will automatically send the customer an email called the Approval Fund email which gives them an estimated fund date.

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Section 5: Processing and Updating

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Disposition and Comments

When a disposition needs to be entered for an incoming call you will click on the "Incoming Call Disposition" button in App Actions. In the Inbound call drop down box, you will select the description that best matches the call. After the description is selected you will select the canned comment that will be noted in the customer's account along with any additional manually typed comments in the Comments box.

When a disposition needs to be entered for an outbound call you will click on the "Outgoing Call Disposition" button in App Actions. In the Outbound call drop down box, under the number dialed, select the description that best matches the call. After the description is selected you will select the canned comment that will be noted in the customer's account along with any additional manually typed comments in the Comments box.

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If additional comments need to be added to the account click on "Add" in the "Comments" section, type your comments in the text box and click "Save".

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Agent:
Date/Time: 10-10-2009 21:10
Comment:

Customer requested call back from manager.

As seen on the previous page, the above comment was not fully visible in the comment section.

To view a note in the comment section in its entirety, click on the text of the note you want to read. The entire comment will appear in a pop up box.

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Editing Account Information

If permissions have been granted for your profile, you may click on any of the blue "Edit" buttons and change selected customer information.

For example, as seen above, the Personal > Personal Detail sub-tab; you may click on the "Edit Details" button. The permissions are set on this profile to allow editing of the "open" fields. In this sub-tab, the social security number is in a "closed" field and is not able to be edited. After making the changes click "Save Changes", or to get out of the edit menu, click "Cancel" and you will exit the screen with no changes saved.

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Updating Pay Dates

The Paydate Wizard is a tool used to update the customers pay dates. If changing pay date information, you will need to inform the customer to send over the most recent paycheck stub or bank statement showing direct deposit. The paycheck stub needs to be dated within the last 30 days or a bank statement dated within the last 45 days and received at least 3 business days prior to the next debit date. The agent must note the customer's pay date change in the "comments" section. Once received you will change pay dates the same way that they are updated, through Paydate Wizard.

There are many different pay dates that we see. Customers could get paid bi-weekly on a certain day of the week, monthly or semi-monthly (twice per month at a specific day or date). Bi-weekly customer's pay dates are expressed by a day of the week, while semi-monthly customer's pay dates are expressed in dates. Below are some of the more common pay dates that are used.

Weekly (every week)- converted to bi-weekly pay dates for the loan
Monday
Tuesday
Wednesday
Thursday
Friday

Bi-weekly (every other week)
Monday
Tuesday
Wednesday
Thursday
Friday

Semi-Monthly (twice per month)
1st and 15th
1st and 16th
2 and 16th
5th and 20th
7th and 22nd
15th and 30th
15th and EOM (end of the month)

Monthly
1st
3rd
4th
10th
15th
22th
EOM (end of the month)

When updating a customer's due date, eCash will automatically send new loan documents for the customer to electronically sign. You will need to select the blue Paydate Wizard. When in Paydate Wizard make sure all the information is put into the proper fields and that the information is correct. If the information is correct click "save".

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However, there are some customers who are not paid on a specific day of the month. Each month their pay dates may fall on a different date.

For example, some customers are paid the 3rd Wednesday of the month or 4th Friday of the month.

Per the Loan Note and Disclosure, if the customer's pay date falls on a weekend or holiday we will debit the business day before. However, if this is not correct for the customer we can also update that in the Paydate Wizard, by selecting the information that matches their correct scenario.

Weekly pay dates selected.

Bi-weekly pay dates selected.

How often are you paid? | Twice Per Month ▾ |
Please select and complete one option that describes your pay schedule:

○ **I get paid *every two weeks* on the same day of the week.**
Example: I get paid every other Wednesday.

or...

○ **I am paid based on the *date***
Example: I get paid on the 15th and last day of every month

or...

○ **I am paid on the same day of the week, but *only twice per month***
Example: I get paid on the first and third Friday of every month

If paydate falls on a weekend, process... ○ Before ○ After ○ Split
If paydate falls on a holiday, process... ○ Before ○ After

Semi-Monthly pay dates selected.

How often are you paid? | Once Per Month ▾ |
Please select and complete one option that describes your pay schedule:

○ **I am paid on a specific *date***
Example: "I get paid on the 1st of every month"

or...

○ **I am paid *on a certain day of a certain week***
Example: "I get paid on the second Tuesday of every month"

or...

○ **I am paid *after a certain date***
Example: "I get paid on the first Monday after the 15th of every month"

If paydate falls on a weekend, process... ○ Before ○ After ○ Split
If paydate falls on a holiday, process... ○ Before ○ After

Monthly pay dates selected.

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